

In re:
William Karl Schmidt
Shannon Colleen Schmidt
Debtor(s)

Case No. 15-12968-elf
Chapter 13

District/off: 0313-2
Date Rcvd: Dec 15, 2020

User: Adminstra
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ William Karl Schmidt, Shannon Colleen Schmidt, 282 Lea Lane, Warminster, PA 18974-5224
13601858	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13686425	+ Keystone Collections Group, P.O. Box 529, Irwin, PA 15642-0529
13551233	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13574231	+ Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
13543786	Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
14429600	U.S. Bank Trust National Association, as Trustee o, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 16 2020 04:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 16 2020 06:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 16 2020 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 16 2020 04:53:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13590920	EDI: BECKLEE.COM	Dec 16 2020 06:23:00	American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13564592	EDI: BL-BECKET.COM	Dec 16 2020 06:23:00	Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13529395	EDI: DISCOVER.COM	Dec 16 2020 06:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13518707	EDI: IRS.COM	Dec 16 2020 06:23:00	Internal Revenue Service, Centralized Insolvency Operation, P. O. Box 7346, Philadelphia, PA 19101-7346
13555521	EDI: CAUT.COM	Dec 16 2020 06:23:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
13601325	EDI: PRA.COM	Dec 16 2020 06:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13543525	EDI: Q3G.COM	Dec 16 2020 06:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13589946	EDI: RMSC.COM	Dec 16 2020 06:23:00	Synchrony Bank, Attn: Bankruptcy Department,

District/off: 0313-2

Date Rcvd: Dec 15, 2020

User: Adminstra

Form ID: 3180W

Page 2 of 3

Total Noticed: 19

13531429

+ EDI: WFFC.COM

PO Box 530912, Atlanta, GA 30353-0912

Dec 16 2020 06:23:00

Wells Fargo Bank, N.A., PO Box 14487, Des Moines, IA 50306-3487

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13592722	*	Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
ALEXANDER MORETSKY	on behalf of Debtor William Karl Schmidt amoretsky@moretskylaw.com G18782@notify.cincompass.com
ALEXANDER MORETSKY	on behalf of Joint Debtor Shannon Colleen Schmidt amoretsky@moretskylaw.com G18782@notify.cincompass.com
ALEXANDRA T. GARCIA	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
CELINE P. DERKRIKORIAN	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN	on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@mwc-law.com
JILL MANUEL-COUGHLIN	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirn.com
KEVIN G. MCDONALD	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmllawgroup.com
KIMBERLY A. BONNER	on behalf of Creditor BANK OF AMERICA N.A. kab@jsdc.com, jnr@jsdc.com
LAUREN MOYER	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@ecf.courtdrive.com

District/off: 0313-2

Date Recd: Dec 15, 2020

RAYMOND M. KEMPINSKI

User: Adminstra

Page 3 of 3

Form ID: 3180W

Total Noticed: 19

on behalf of Creditor BAYVIEW LOAN SERVICING LLC raykemp1006@gmail.com, raykemp1006@gmail.com

RAYMOND M. KEMPINSKI

on behalf of Creditor Bayview Loan Servicing LLC raykemp1006@gmail.com, raykemp1006@gmail.com

RAYMOND M. KEMPINSKI

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company raykemp1006@gmail.com, raykemp1006@gmail.com

TRANG V TRUONG

on behalf of Creditor Wells Fargo Bank N.A. trangtruong@wellsfargo.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 18

Information to identify the case:

Debtor 1	William Karl Schmidt	Social Security number or ITIN xxx-xx-1553
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Shannon Colleen Schmidt	Social Security number or ITIN xxx-xx-5139
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 15-12968-elf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Karl Schmidt

Shannon Colleen Schmidt
fka Shannon Matthews

12/15/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.